

ASK JIM DONELON

YOUR COMMISSIONER OF INSURANCE

About your hospital coverage after a hurricane

Q: While evacuating for the hurricane, I got sick and had to go to a hospital in Shreveport. Is it true that I don't have to pay extra for going outside of my health plan's network?

A: No, you should not have to pay extra if you live in Jefferson, Orleans, Plaquemines, St. Bernard, St. Tammany, Tangipahoa, Washington, Lafourche, Livingston, St. Charles, St. James, St. John the Baptist, St. Mary or Terrebonne.

Governor Blanco has given me the authority, as Insurance Commissioner, to implement certain emergency insurance rules. Under Emergency Rule 17, citizens with health insurance coverage in the above-listed parishes may receive medical care out-of-network and prescription medications out-of-network without penalty. In other words, you should not have to pay extra for the treatment or for the prescription drugs for some time, which could be a matter of months.

If you have a health care plan that requires you to call a toll-free number for permission before entering a hospital or undergoing certain medical procedures, you should still call that number if you have it with you and are able to do so.



Louisiana Department of Insurance
Jim Donelon, Commissioner

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